



THE ULTIMATE 2020
TURBULENT MARKETS
SURVIVAL GUIDE



HOW TO OVERCOME FEAR, DOUBT AND UNCERTAINTY WHILE STAYING FOCUSED ON YOUR MOST IMPORTANT FINANCIAL GOALS DURING A CHALLENGING FINANCIAL CLIMATE

1.

STAY SAFE AND STAY HEALTHY.

Focus on staying healthy and taking sensible precautions to keep yourself and your family safe. Be protective of loved ones who are at higher risk of virus-related complications.

2.

STOCKS NEVER MOVE IN A STRAIGHT LINE.

Bear markets occur about every 6.25 years. The last bear market was in 2009, so this downturn may have been overdue. Recoveries, on average, takes 24 months.

3.

SAFE MONEY SHOULD BE YOUR FIRST LINE OF DEFENSE.

All our eggs are not in one basket. Asset allocation/ diversification provides downside protection.

4.

MAKE SURE YOU ARE STILL ON TRACK TO ACHIEVE YOUR GOALS.

Remain focused on the long haul...not the short...your plan should help you feel prepared to accomplish your most cherished goals.

5.

USE DISCIPLINE... AVOID EMOTION-DRIVEN DECISIONS.

It can be twice as painful to see portfolio values drop as it is to see them rise. Don't panic. Rebalance without falling prey to the headlines.

6.

A DOWN MARKET CAN BE YOUR FRIEND.

If you're regularly adding new money to your investments, a falling market lets you buy securities at lower prices. Continue to add new money when you can.

7.

BE ON THE LOOKOUT FOR NEW OPPORTUNITIES.

Some may come in the form of investments while others may come when you try something new...like a hobby or activity you have always wanted to try.

8.

BELIEVE IN THE FUTURE... THIS WON'T LAST FOREVER.

Our nation has been through this before. We have the resources needed to survive and ultimately thrive in the toughest of times. Share your optimism with your family and friends.

9.

MAINTAIN (START) EXERCISE AND FITNESS ROUTINES.

Wellness rituals and activities help relieve stress. Don't stop what works. And try things you may be putting off. This could be a great time to start a new routine.

10.

OFFER HELP... LOVE IS THE GREATEST CURRENCY

Show others extra kindness in these anxious days. Be grateful for medical professionals and others who provide our essentials. Be ready to help those in need.

